



Underwriting Update

Fast Facts

1. Peak incidence of MS diagnosis is age 35. Highest prevalence is in colder climates where the incidence is 50/1000 persons compared to 5/100,000 in tropical climates.
2. Underwriters look for the following information when underwriting MS:
 - Date of diagnosis
 - A chronology of symptoms and treatment
 - Degree of disability (job changes, use of assistance devices, confinement to bed and the presence of related conditions: bed sores, pneumonia, bowel and bladder control)
3. Life expectancy can be normal or significantly shortened and varies by person and disease type. After becoming bed-bound, life expectancy is usually about 2-7 years.

United of Omaha – a leader in impaired risk underwriting

Underwriting Multiple Sclerosis with United of Omaha

Multiple Sclerosis (MS) is an autoimmune disease that affects the nervous system. Symptoms and course vary by person and can include tingling and numbness in the face and extremities as well as balance, motor, visual, and memory problems. Symptoms surface during attacks that can last several weeks. As attacks increase in frequency, chances of full functional recovery is diminished.

United of Omaha offers aggressive underwriting for MS using in-house expertise.

Questions and Answers with Susan Sucha M.D.

Susan's interest in MS is partly related to having a family member with the disease. Since joining United of Omaha, her interest has expanded to the effects of MS on risk selection.

Q. Why did you decide to get involved in underwriting?

A. I enjoy the process of applying the medical knowledge and literature to risk selection. It provides a unique contrast to my Emergency Medicine practice. In the ER I often see the beginnings of a disease or trauma; whereas, in underwriting I focus on the impact of disease(s) on a person's longevity.

Q. Do you have any hobbies?

A. Equestrian sports and gardening. I lead my son Matthew's local Pony Club, which teaches horsemanship, safety and leadership to the youth in our community.

Q. What would you like to tell United's BGAs

A. Send us your cases! The quality and quantity of medical, functional and lifestyle information you provide enhances the likelihood that United can minimize the table-rating.



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